



It's Time to Choose a Medicare Part D Prescription Drug Plan!

Medicare Part D prescription drug coverage will begin on January 1, 2006. If you are eligible for Medicare Part A or Part B, you will be eligible for Part D. It's time to think about which Part D prescription drug plan will work best for you. You need to enroll by December 31, 2005, to make sure you can get your medications in January.

What if I'm not eligible for Medicare?

Your Senior Rx benefits will not change and you may ignore this notice.

I'm eligible for Medicare, but I would rather keep Senior Rx. Can I?

The Senior Rx benefits you receive now will no longer be available to Medicare beneficiaries beginning January 1, 2006. Many Senior Rx members will have lower prescription costs under Part D and won't need our help any longer. For others, Senior Rx will become a safety net to help pay for some of the costs related to Part D.

I belong to a Medicare HMO, Medicare managed care plan or a health plan sponsored by my employer, or I have a Medicare supplemental policy. What should I do?

If you are already a member of a Medicare HMO, managed care plan or a plan sponsored by your employer, it is very important for you to contact your plan to ask about Part D coverage. Some of these plans will offer Part D coverage at no extra cost to you. Some will offer Part D coverage, but will charge a premium. Don't enroll in any other prescription drug plan unless you are sure you understand how that enrollment will affect your health care coverage. Enrolling in another plan could automatically cancel the health care coverage you have now. If you just have a Medicare supplemental policy, you may wish to contact your insurer to find out if Part D benefits will be offered by that company, but your health care coverage is probably not at risk.

I don't have any other health care coverage right now. What should I do?

You must use Medicare Part D as your first source of help with prescription drug costs, so you need to select a prescription drug plan and enroll in it by December 31, 2005. If you are eligible for extra help from Medicare with Part D costs like premiums, deductibles, co-payments or the coverage gap, you must apply for that help and use it. (Call the Social Security Administration toll-free at **1-800-772-1213** if you have not already received a letter about the extra help.)

Will Senior Rx be able to help if Medicare will not pay the full cost of my Part D premium?

If you are a qualified member of Senior Rx, we will pay up to \$23.46 per month toward your Part D premium. There are seven basic plans in Nevada with premiums below that amount.

Will Senior Rx be able to help if I do not qualify for extra help from Medicare during the Part D coverage gap?

If you are a qualified member of Senior Rx and do not qualify for help from Medicare during the Part D coverage gap, we will pay for the full cost of your prescriptions during the gap.

Will Senior Rx be able to help with the Part D deductible or co-payments?

No. Senior Rx has determined that, over a year's time, our average member will actually pay less for medications under Part D than under Senior Rx. This is true even when the annual deductible and co-payments are added together. However, if you have trouble paying for the deductible in 2006 only, we may be able to help through a special emergency fund.

Can I get help in selecting a Part D prescription drug plan?

Read the attached information carefully and see whether it helps you find a plan. If it does not help, call one of the toll-free numbers below or visit the Medicare website at www.medicare.gov.

Senior Rx Medicare Part D Helpline 1-866-323-5953 weekdays

State Health Insurance Assistance Program (SHIP) 1-800-307-4444 weekdays

1-800-Medicare (1-800-633-4227) 24 hours a day

Top 50 Drugs Most Commonly Used by Senior Rx Members

Below is a list of the 50 prescription drugs that are most commonly used by Senior Rx members. Print out the page and circle the drugs that you take. Next, look at the chart of prescription drug plans on the next page. If one of your drugs is listed under a certain plan, it means that the plan does NOT cover this drug. If you find a plan on the chart that seems to cover most or all of your drugs, you may wish to contact those plans and ask more questions about the benefits they offer.

Below are important questions to ask when you contact a Part D prescription drug plan.

- 1. How much will my drugs actually cost me?**
Even though Medicare Part D co-payments are set at 25 percent, the actual dollar amount that you pay may vary from plan to plan. This is because different plans often charge different amounts for the same drugs.
- 2. Is my pharmacy in the plan’s network?**
If your pharmacy is not in the plan’s network, you have to decide how important it is to keep doing business with your pharmacy. If you don’t mind changing pharmacies, then you might want to make sure there is another pharmacy nearby that is in the plan’s network. If you like to buy drugs by mail-order, then you should make sure the plan offers a mail-order service.
- 3. Are there any restrictions on my drugs?**
Sometimes plans require doctors to ask for special permission to use certain drugs. Sometimes plans place limits on how much of a certain drug you can use. Finding out what the restrictions are for your drugs may help you decide whether to enroll in a particular plan.
- 4. If I qualify for extra help with premium payments, will my premium be paid in full for me if I enroll in this plan?**
If you qualify for extra help with the cost of the premium, Medicare (or Senior Rx) might pay the full cost for you only if the plan you choose is a basic plan with a premium that is no more than \$23.46. (The plans on the chart on the following page all match these conditions.) If you want to enroll in a basic plan that costs more than \$23.46 per month or any enhanced plan, you have the right to do so, but you will probably have to pay part of the premium yourself even if you are eligible for extra help.

Actonel	Glyburide	Omeprazole
Advair Diskus	Hydrochlorothiazide	Paroxetine HCL
Albuterol AER	Hydrocodone/Acetamino-phen	Plavix
Alprazolam	Isosorbide Mononitrate ER	Potassium Chloride CR
Altace	Klor-Con M20	Potassium Chloride ER
Ambien	Levothyroxine Sodium	Prednisone
Amitriptyline HCL	Levoxyl	Premarin
Atenolol	Lexapro	Propoxyphene-
Avandia	Lipitor	N/Acetaminophen
Clonidine HCL	Lisinopril	Protonix
Combivent AER	Lisinopril HCTZ	Spironolactone
Coreg	Lorazepam	Synthroid
Digitek	Lotrel	Temazepam
Enalapril Maleate	Lovastatin	Toprol XL
Fluoxetine HCL	Metformin HCL	Triamterene HCTZ
Furosemide	Metoprolol Tartrate	Verapamil HCL
Gabapentin	Norvasc	Warfarin Sodium

If some or all of the prescription drugs that you take are not on the list above, you may wish to ask for more help in finding a prescription drug plan that meets your needs. You may:

- 1. Call the Senior Rx Medicare Part D Helpline at **1-866-323-5953** weekdays.
- 2. Call the Nevada State Health Insurance Assistance Program (SHIP) at **1-800-307-4444** weekdays.
- 3. Call **1-800-Medicare (1-800-633-4227)** 24 hours a day, seven days a week.
- 4. Go online and visit www.medicare.gov anytime.

Prescription Drug Plan (PDP) Coverage of the Top 50 Drugs Most Commonly Used By Senior Rx Members

<p>These Medicare Part D Prescription Drug Plans are basic plans with monthly premiums that cost less than the federal standard set for low-income plans in Nevada.</p> <p>Senior Rx compared the 50 drugs most commonly used by our members with drugs available in these plans. This chart names the drugs from our top 50 list that are <u>NOT</u> on the plans' list of covered drugs. A list of the Senior Rx top 50 drugs is on the preceding page.</p>	<p>Humana PDP Standard</p> <p>1-800-281-6918 TTY 1-877-833-4486</p>	<p>First Health Premier (FirstChoice)</p> <p>1-800-588-3322 TTY 1-800-508-9548</p>	<p>WellCare Signature</p> <p>1-888-423-5252</p>	<p>PacifiCare Saver Plan</p> <p>1-800-943-0399</p>	<p>Sierra Rx Sense</p> <p>1-866-789-0565 TTY 1-866-789-0572</p>	<p>Blue MedicareRx</p> <p>1-866-892-5343</p>	<p>Medicare RX Rewards</p> <p>1-866-892-5335</p>
	<p>Covers 100% (50/50)</p>	<p>Covers 88% (44/50)</p>	<p>Covers 88% (44/50)</p>	<p>Covers 82% (41/50)</p>	<p>Covers 74% (37/50)</p>	<p>Covers 68% (34/50)</p>	<p>Covers 68% (34/50)</p>
		<p>Top 50 Drugs <u>NOT</u> Covered Are:</p> <p>Alprazolam Lorazepam Lotrel Lovastatin Omeprazole Temazepam</p>	<p>Top 50 Drugs <u>NOT</u> Covered Are:</p> <p>Alprazolam Altace Klor-Con M20 Lorazepam Synthroid Temazepam</p>	<p>Top 50 Drugs <u>NOT</u> Covered Are:</p> <p>Advair Diskus Alprazolam Combivent AER Klor-Con M20 Levoxyl Lorazepam Lotrel Propoxyphene-N/Acetaminophen Temazepam</p>	<p>Top 50 Drugs <u>NOT</u> Covered Are:</p> <p>Actonel Advair Diskus Alprazolam Altace Coreg Klor-Con M20 Lexapro Lorazepam Lotrel Norvasc Propoxyphene-N/Acetaminophen Protonix Temazepam</p>	<p>Top 50 Drugs <u>NOT</u> Covered Are:</p> <p>Alprazolam Altace Enalapril Maleate Furosemide Gabapentin Isosorbide Mononitrate-ER Klor-Con M20 Lexapro Lisinopril Lisinopril HCTZ Lorazepam Potassium-Chloride-CR Potassium-Chloride-ER Protonix Temazepam Triamterene HCTZ</p>	<p>Top 50 Drugs <u>NOT</u> Covered Are:</p> <p>Alprazolam Altace Enalapril Maleate Furosemide Gabapentin Isosorbide-Mononitrate-ER Klor-Con M20 Lexapro Lisinopril Lisinopril HCTZ Lorazepam Potassium-Chloride-CR Potassium-Chloride-ER Protonix Temazepam Triamterene-HCTZ</p>